

# **TRICARE Fundamentals Course**

## **Module 12**

### **TRICARE Overseas Program**

#### **Participant Guide**

#### **References**

10 U.S.C.

32 CFR § 199.20


National Defense Authorization Act (NDAA)

Defense Authorization Act (DAA)


TRICARE Policy Manual 6010.47-M

TRICARE Operations Manual (OPM) Part II, Chapter 22

## Module Objectives




### Module Objectives




- Describe the TRICARE Overseas Program (TOP)
- Identify TRICARE Overseas Program options
- Identify special programs overseas
- Locate TRICARE Overseas Program resources

## TRICARE Overseas Program (TOP)



### TRICARE Overseas Program



- Blends CONUS program features with foreign countries' cultural differences
- Available in 3 OCONUS areas
- TOP Prime, TRICARE Global Remote Overseas Health Care Contract, and TRICARE Standard are available

### **What is the TRICARE Overseas Program?**

- It is the Department of Defense's (DoD's) managed health care program outside the United States (OCONUS).
  - Excludes Hawaii and Alaska
- It blends many features of the DoD's stateside TRICARE programs while also allowing for the significant cultural differences unique to foreign countries and their health practices.
- It is available in all areas and territorial waters outside the United States.
- It consists of 3 areas:
  - TRICARE Europe  
(Europe, Africa, Middle East, Azores, and Iceland)  
Toll-free phone: 1-888-777-8343
  - TRICARE Pacific (Western Pacific)  
Toll-free phone: 1-888-777-8343
  - TRICARE Latin America and Canada  
(Central and South America, the Caribbean Basin, Puerto Rico, Virgin Islands, and Canada) Toll-free phone: 1-888-777-8343
- Military Treatment Facility (MTF) Commanders and TRICARE Area Office (TAO) Directors have the authority to seek new contracts directly related to requirements within their jurisdiction.

### **Management Responsibilities**

- Assistant Secretary of Defense for Health Affairs/Director of TMA is responsible for the overall policy for the TOP.
- TRICARE Area Office Directors or their designees are responsible for planning and delivering services to meet the health care needs of their area of responsibility whether through the available military treatment facilities or contractor.
- MTF Commanders are responsible for managing health care delivery for active duty personnel and TRICARE enrollees who are under TOP Prime, as well as for providing care for other Military Health System (MHS) beneficiaries who are eligible for care at MTFs, on a space available basis.
- Contractors are responsible for processing all overseas claims, including OCONUS claims for active duty members (ADSM) and civilian care received in the United States (CONUS).

## TOP Dual Option Benefit Package

- TRICARE Prime and TRICARE Standard are offered to active duty family members overseas.
  - TOP Prime offers enrollees clinical preventive services and waiver of copayments and deductibles.
  - TOP Standard is identical to TRICARE Standard in CONUS. The benefits and cost shares are unchanged from CONUS TRICARE Standard.

*Note:* TRICARE Extra is *not* available overseas.

## TOP Prime

### Eligibility

- Eligibility for the TOP Prime includes the following TRICARE-eligible beneficiaries current in DEERS:
  - Active duty service members
  - Active duty family members (ADFM) who meet eligibility criteria for TOP Prime

### Enrollment

- Eligible ADFMs who live overseas must enroll as they would stateside.
  - Enrollment in TOP Prime for ADFMs overseas is not automatic.
  - Uniformed service sponsors must take action to enroll their families in TOP Prime.
- ADFMs enrolled in TOP Prime will pay no enrollment fees, cost shares, or deductibles while overseas or in CONUS (*Note:* except point of service (POS), this is just like CONUS).
- *Note:* No TOP enrolled beneficiary who resides in a TOP region shall be denied enrollment or reenrollment in, or be required to disenroll from the TOP program because of prior or current medical conditions.
- TOP Prime enrollees shall be automatically enrolled each year until the end of their overseas tour or the enrollee chooses to disenroll in advance of the renewal date.
- TOP-eligible beneficiary enrollment may be on an individual or family basis.
- TOP enrollees must either transfer enrollment when they move to another TRICARE region where TRICARE Prime is offered or disenroll.
- TOP Prime beneficiaries may disenroll at any time:
  - Disenrollment shall be required when beneficiaries no longer live within the TOP region or when they are no longer eligible for TRICARE.

- TOP Prime enrollees will have access to both military medical facilities and networks of local civilian providers established by the Commanders of military medical facilities.
- Wherever possible or available, most of their care will be provided by their primary care manager (PCM) to whom they will be assigned.
- ADFMs who live overseas and within a MTF catchment area can choose TOP Prime or TRICARE Standard. Uniformed services retirees and their family members who live overseas cannot enroll in TOP Prime; however they remain eligible for TRICARE Standard.
- Networks of providers for the TOP Prime health care option are developed by local MTFs in many overseas areas. Cultural and business practice differences in some overseas countries give these “networks” a somewhat different complexion than CONUS networks. In Europe and the Western Pacific, TOP Prime beneficiaries are enrolled only to military providers.
- When referred by their PCM, they will have access to necessary and appropriate specialty care:
  - Regional TRICARE Service Centers (TSCs) will provide TOP Prime beneficiaries with the necessary authorizations for specialty care when referred by their PCM.
  - Referrals are not required for the following services:
    - Emergency care
    - The first eight outpatient mental health visits per patient per year
    - Services provided as part of the comprehensive clinical prevention program
    - Services provided in TRICARE Area Office designated exempt countries
- The extent of provider networks will depend on the area—but even if a network is not available in a given location, enrolled ADFMs will still have their cost shares and deductibles waived when authorized by the regional TSC upon a PCM’s referral.
- Receiving care in the United States
  - TOP Prime enrollees won’t need preauthorization for urgent or emergency care when receiving care in the United States.
  - Referrals are not required for urgent or emergent care received during CONUS travel.
  - When traveling in the United States, they will have the same patient priority for available appointments at MTFs as TRICARE Prime enrollees who live near these facilities.
  - TOP Prime enrollees may call toll-free (888) 777-8343 for assistance.

*Note:* The regional TSCs can provide information to beneficiaries on TRICARE program options and claims filing procedures.

- Point of Service Option
  - This option under TOP Prime allows enrollees the freedom to seek and receive non-emergent health care services from the following:
    - Any TRICARE-authorized civilian provider, in or out of the network, without requesting a referral from their PCM or the Health Care Finder (HCF)
    - When TOP Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply.
    - POS claims are subject to outpatient deductibles (\$300 individual and \$600 family), 50 percent cost shares for outpatient and inpatient claims, and excess charges up to 15 percent over the allowed amount for care rendered in CONUS.
    - The 50 percent cost share continues to be applied even after the enrollment year catastrophic cap has been met.
    - In Europe and Western Pacific, POS only applies when non-referred routine or urgent care is sought within the host country where the TOP Prime enrollee resides.
    - In Puerto Rico, POS applies only when non-referred routine or urgent civilian care is sought [by MTF enrollees]. (It applies to all TOP Prime beneficiaries seeking care in Puerto Rico regardless of where enrolled.)

### **TRICARE Reserve Select**

TRICARE Reserve Select is available outside the 50 United States. The TRICARE South region contractor will handle enrollment, billing, and customer support services for these areas. TRICARE Area Offices overseas can provide information about accessing health care in overseas locations.

### **TRICARE Plus**

#### Eligibility

- Beneficiaries who live within the catchment area of a participating MTF will be eligible for enrollment in TRICARE Plus (where available).
  - ADFMs not enrolled in TOP Prime
  - Retirees and eligible family members
  - Other DoD eligible beneficiaries
- The MTF Commander may waive the catchment area requirement for good cause for a particular beneficiary.
- Beneficiaries must be current in DEERS.

- TRICARE Plus offers beneficiaries an empanelment in a MTF with capacity for primary care.
  - MTFs offering this program are determined by each Service.
  - In other words, it provides MTF primary care access without a requirement to enroll in TRICARE Prime.
  - Continued enrollment in TRICARE Plus is reviewed annually by the local MTF; beneficiaries may be disenrolled if capacity is no longer available.
  - It is not portable to other MTFs.
  - There are no enrollment fees for TRICARE Plus.
  - This is for MTF care only.
  - For all referrals outside the MTF, the beneficiary is responsible for costs at the TRICARE Standard rates.

### **Space Available**

#### Eligibility

- This care is provided at the MTF based on space availability determined by the MTF Commander.
- Those eligible include:
  - ADFMs not enrolled in TOP Prime
  - Retirees and eligible family members
  - Other DoD eligible beneficiaries
- Beneficiaries must be current in DEERS.

### **TRICARE Standard**

#### Eligibility

- Beneficiaries must be current in DEERS.
  - TRICARE-eligible active duty family members
  - Retirees and their family members
- Beneficiaries can see the authorized provider of their choice.
- This option is frequently chosen by beneficiaries who prefer to receive care from their current civilian provider.
- Choosing TRICARE Standard allows for more flexibility than TOP Prime; however, it also means that care generally costs more.
- There are no enrollment fees.
- Treatment may be available at an MTF on a space-available basis.
- TRICARE Standard may be the only coverage available in some areas.

- Some disadvantages of choosing TRICARE Standard include the following:
  - Copayments
  - Deductibles
  - Cost shares
  - Balance billing if the bill exceeds the allowable charge and the provider is non-participating (up to 15 percent additional for care rendered in CONUS)
  - A Non-Availability Statement (NAS) may be required for civilian inpatient mental health care in areas surrounding MTFs
  - Beneficiaries may have to file their own claims

### **TRICARE Global Remote Overseas Prime (TGRO)**

#### Eligibility

- This program provides access to high-quality TOP TGRO health care benefits to the following:
  - ADSMs and their families who are permanently assigned to designated duty stations overseas in remote locations with the active duty sponsor where MTFs are not available.
  - Provides urgent or emergency care for ADSMs who are on temporary duty or temporary additional duty (TDY/TAD), deployed or on leave while deployed, or in an authorized leave status in remote overseas locations.
  - ADFMs not enrolled in TGRO are not eligible for these benefits.

*Note:* This program is different from the CONUS TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members (TPRADFM) programs

#### Benefit

- Contract was awarded to International SOS Assistance, Inc. of Treviso, PA.
  - The single global remote overseas health care contract replaces the remote overseas contracts in the TRICARE Pacific, and Latin America and Canada regions.
  - It standardizes the health care benefit across overseas regions, to include TRICARE Europe, and will work well to provide quality care with healthcare providers who are approved and certified by TRICARE, while reducing administrative costs for the Government.
  - It eliminates up-front payment and the need for sponsors or family members to file claims when seeking care.



- Specific designated site locations are available on the TRICARE Web site at [www.tricare.osd.mil/overseas](http://www.tricare.osd.mil/overseas).
- Contact International SOS Assistance, Inc. at [www.TRICARELON@Internationalsos.com](mailto:www.TRICARELON@Internationalsos.com) or call direct dial or call collect
  - For Europe 44-20-87628133
  - For Singapore 65-6338-9277
  - For Australia 61-2-9372-2468
  - For Latin America and Canada 1-800-834-5514
- Provides routine, urgent, and emergency medical and dental services for ADSMs.
- ADFM: Only routine, urgent, and emergency medical services will be provided to family members enrolled in TGRO. Dental services are provided by the TRICARE Dental Program (TDP).
- Effective January 1, 2005, all TRICARE Overseas Program active duty family members enrolled in a remote overseas DMIS ID code location covered under the TGRO or Puerto Rico Contracts (PRC) will be required to coordinate their non-emergency host nation/civilian healthcare through the TGRO or PRC contractor or pay the annual deductible, point of service charges, and a 50 percent cost share for their medical services.
  - During the transition, there is a waiver of this policy for one year where TRICARE Area Offices may grant a one-time request from a beneficiary to not pay the POS charge.
  - Accessing healthcare through the TGRO or PRC contractors will provide a cashless/claimless benefit to those enrollees
- ADSMs enrolled in TOP must coordinate non-emergent host nation/civilian care through the TGRO or PRC contractor.
  - Accessing remote overseas care through the TGRO or PRC contractors will ensure access to providers who have undergone an extensive credentialing process against certain quality standards.
  - Failure to do so may result in claims denial.

## **TRICARE For Life**

### Eligibility

- Medicare-eligible uniformed services retirees, including retired guard members and reservists
- Medicare-eligible family members and widows/widowers
- Certain former spouses if they were eligible for TRICARE before age 65
- Must be entitled to Medicare Part A and have purchased Medicare Part B
  - If beneficiary or spouse worked for at least 10 years in Medicare-covered employment and they are 65 years old and a citizen or permanent resident of the United States, they are eligible for Medicare.

- For retirees, have up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS) through the Defense Finance and Accounting Service (DFAS)
- For retiree family members with valid uniformed services identification (ID) cards, have up-to-date information in DEERS
- Medicare-eligible family members and widows/widowers 65 years of age and over who do not possess a valid uniformed services ID card will need to register in DEERS. Contact the nearest ID card center or contact the DEERS Support Office at 1-800-538-9552 or commercial (831) 646-1010 (must state you are calling from overseas) for assistance to obtain a uniformed services ID card.

*Note:* Host nation spouses who have never resided in the United States and have never become eligible for Medicare Part A, remain eligible for TRICARE Standard.

- The benefit
  - Because Medicare does not provide benefits for medical care received overseas, TRICARE becomes the primary source of health benefits (i.e., first payer) if no other health insurance (OHI) exists; however, in the U.S. territories Medicare is first payer.
  - Provides the same level of coverage afforded retirees under the age of 65.
  - Beneficiaries will be responsible for the same cost shares and deductibles as under 65 retirees.

### **TRICARE Overseas Puerto Rico Prime**

#### **Benefit**

- A carve-out contract was awarded to Humana Military Healthcare Services, Inc. in mid-2004
- The new contract provides active duty members and their families with continued access to high-quality care through the TRICARE Overseas Puerto Rico Prime benefit on a cashless, claimless basis.
- Active duty service members permanently assigned in Puerto Rico are required to enroll
- Enrollment can be accomplished in two ways:
  - They can enroll online at <http://tricare15.army.mil/>
  - Or at the local TSC
- Eligible beneficiaries receive care through an MTF or a Humana Military network provider

### Eligibility

- Active duty service members on permanent duty
- Active duty service members on temporary duty, deployed, liberty while deployed, or in an authorized leave status are covered for urgent and emergent medical and dental care
- Active duty family members

### Traveling with TRICARE and Portability

- Access to TRICARE benefits is one thing that does not change when beneficiaries move or travel.

### Claims Processing

- TAO Europe
  - TRICARE Europe active duty member claims for services provided overseas, including all dental claims, shall be processed by the MTF or TRICARE contractor responsible for TOP claims.
  - *Note:* Contact the TRICARE Area Office for more information.
- TOP enrolled beneficiaries who return to CONUS
  - Claims for services from TOP-enrolled beneficiaries who return to CONUS and receive health care shall be processed by the appropriate contractor as follows:
    - Non-enrolled claims for care received in CONUS shall be processed by the contractor responsible for processing claims where services were rendered following existing CONUS TRICARE Standard cost sharing benefit requirements.
    - TOP Prime enrolled beneficiary claims for care received in CONUS, including adjunctive dental, shall be processed by the contractor responsible for processing TRICARE Overseas claims following existing requirements for TOP Prime benefits. TOP Prime beneficiaries will be encouraged by the TRICARE Area Office Director or designee to use CONUS MTFs and current TRICARE network providers whenever possible.
- TAO Pacific
  - Civilian care received by Pacific active duty service members anywhere outside of CONUS is paid through Service lines of accounting.
- On Board Ship
  - Claims for services provided on a ship outside territorial waters of the United States are processed as foreign claims, regardless of the provider's home address:

*Note:* All overseas and south claims are processed by the South region.



## Dental Care Overseas

Was discussed in the Dental Module 11.

## Pharmacy

- TRICARE provides a world-class pharmacy benefit.
- All beneficiaries eligible for TRICARE are eligible for the TRICARE Pharmacy options, including Medicare-eligible beneficiaries and dependent parents and parents-in-law.
- Beneficiaries can fill their prescriptions the following ways:
  - MTF pharmacies
  - TRICARE Mail Order Pharmacy (TMOP)
    - Must have an Aerial Post Office (APO) or Fleet Post Office (FPO) mailing address
    - Prescriptions must be written by a U.S. licensed provider with a current Drug Enforcement Administration (DEA) number (host nation prescriptions are not accepted)
  - Retail non-network pharmacies
- All beneficiaries must have their address and other information updated in DEERS
- *Note:* Some limitations may exist to receiving medications (e.g., time/temperature, package size limits)
- *Note:* Medications purchased by TOP eligible beneficiaries at overseas embassies may not be covered under TRICARE/TOP.

## Special Programs Overseas



# Special Programs Overseas

- WIC Overseas Program
- Reciprocal Health Care Agreements

## **The Women, Infants and Children Overseas Program**

WIC Overseas is designed to provide nutrition counseling and supplement the families with additional nutritional food items.

- The WIC Overseas Program provides several important benefits including the following:
  - Nutritious food that will contribute to a healthier diet
  - Education on nutrition and proper diet
  - Tips on how to prepare a balanced meal
  - Nutrition and health screening
  - Access to other resources to lead a healthy life

Participants receive redeemable food coupons called “drafts” for specified foods and quantities. Drafts can be redeemed only for specific food items at commissaries and NEXMARTs overseas.

- Eligibility
  - All members of the Armed Forces, civilian employees of a military department,
  - Contractors of the Department of Defense living overseas and their family members may be eligible to participate in the WIC Overseas program.
  - Eligible families whose gross income falls at or below 185 percent of the U.S. income guidelines may be eligible if the woman, her infants, or children are determined to be at nutritional risk for medical or dietary reasons.
  - Pregnant women are eligible throughout their pregnancy and up to 6 weeks after birth, or when the pregnancy ends
  - Breastfeeding women can continue to use the program until the infant’s first birthday, and non-breastfeeding women can use it for up to 6 months after the child’s birth
- Approved Food List
  - Nutritional counselors provide approved food lists that specify what types, brands, and quantities of foods can be purchased using WIC Overseas drafts. The following food items are generally available through the WIC Overseas program:
    - Iron-fortified infant formula and infant cereal
    - Iron-fortified adult cereal
    - Vitamin C-rich fruit and/or vegetable juice
    - Eggs
    - Milk
    - Cheese
    - Peanut butter
    - Dried beans or peas
    - Canned tuna
    - Vitamin A-rich vegetables

- WIC Overseas Program Office Locations
  - The WIC Overseas Program offices are located in Belgium, Central America, England, Germany, Iceland, Italy, Japan, Korea, Netherlands, Portugal, Spain, Turkey
  - Please check with the local base or installation telephone operator to obtain the WIC Overseas office listing in the area
  - For more information about the WIC Overseas program and program contacts, please visit the Web site at: [www.tricare.osd.mil/Wic/](http://www.tricare.osd.mil/Wic/).
  - *Note:* There is a video available that explains the WIC Overseas Program.

### **Reciprocal Health Care Agreements**

- The United States entered into agreements with other countries to provide reciprocal health care for active duty personnel and their dependents. We have this agreement with 15 countries.
- Reciprocal Health Care Agreements are for the exchange of health services between the United States Department of Defense and one of the following countries:
  - Argentina
  - Bolivia
  - Canada
  - Colombia
  - Dominican Republic
  - Ecuador
  - El Salvador
  - Germany
  - Guatemala
  - Romania
  - Tunisia
  - Ukraine
  - United Kingdom
  - Uruguay
  - Venezuela

*Note:* Contract termination dates exist with each country, with renewals processed as deemed appropriate by DoD.

## TRICARE Overseas Resources

TRICARE Pacific [www.tricare.osd.mil/pacific/default.cfm](http://www.tricare.osd.mil/pacific/default.cfm)

Latin America & Canada [www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=16](http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=16)

Europe [www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=13](http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=13)

International SOS [www.internationalsos.com](http://www.internationalsos.com)

The Defense Enrollment Eligibility Reporting System Fact Sheet

[www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=126](http://www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=126)

TRICARE Prime Point-of-Service Option Fact Sheet

[www.tricare.osd.mil/factsheets/viewfactsheet.cfm?id=183](http://www.tricare.osd.mil/factsheets/viewfactsheet.cfm?id=183)

TRICARE Pharmacy Program Fact Sheet

[www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=299](http://www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=299)

TRICARE Global Remote Overseas & Puerto Rico Prime Benefit

[www.tricare.osd.mil/factsheets/viewfactsheet.cfm?id=279](http://www.tricare.osd.mil/factsheets/viewfactsheet.cfm?id=279)

TRICARE Global Remote Overseas Latin America

<http://tricare15.army.mil/remLA15.shtml>



TRICARE Global Remote Overseas Europe

[www.europe.tricare.osd.mil/benefit/remote/default.asp](http://www.europe.tricare.osd.mil/benefit/remote/default.asp)

Using the TRICARE Dental Program Overseas

[www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=128](http://www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=128)

## Summary

	<h3>Module Objectives</h3> 
<ul style="list-style-type: none"><li>• Describe the TRICARE Overseas Program (TOP)</li><li>• Identify TRICARE Overseas Program options</li><li>• Identify special programs overseas</li><li>• Locate TRICARE Overseas Program resources</li></ul>	